

# 2012 DeKalb County Property Tax Report with Comparison to 2011

Legislative Services Agency

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This report describes property tax changes in DeKalb County between 2011 and 2012. In 2012 tax changes in each county were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. In 2012, for the first time in years, tax bill changes were not affected by statewide policy changes. The big 2008 tax reform was fully phased in by 2011. There were some statewide trends. The effects of the Great Recession lingered in many counties, depressing assessed value growth. Taxes in rural counties were affected by a large increase in farmland assessed values.

In DeKalb County the average tax bill for all taxpayers increased 6.5%. This tax bill rise was the result of a 4.0% increase in the tax levy of all local government units, a drop in certified net assessed value of 0.6%, and a reduction in DeKalb's local homestead credit rate. Homestead and other residential assessments fell, which may have been a legacy of the recession. An increase in levies and a fall in net assessments caused tax rates to rise in all DeKalb tax districts. This resulted in a 0.7% increase in tax cap credits as a percentage of the levy.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2012	6.5%	\$41,568,066	\$2,134,122,094	2.8%
Change		4.0%	-0.6%	0.7%
2011	7.1%	\$39,969,400	\$2,147,956,561	2.1%

## Homestead Property Taxes

Homestead property taxes increased 8.6% on average in DeKalb County in 2012. Tax rates in all DeKalb County tax districts increased. The county average tax rate rose by 4.7%. DeKalb County's local property tax credit rate decreased in 2012, which combined with higher rates to cause the rise in homestead property tax bills. The percentage of DeKalb County homesteads at their tax caps rose from 1.5% in 2011 to 4.9% in 2012.

### Comparable Homestead Property Tax Changes in DeKalb County

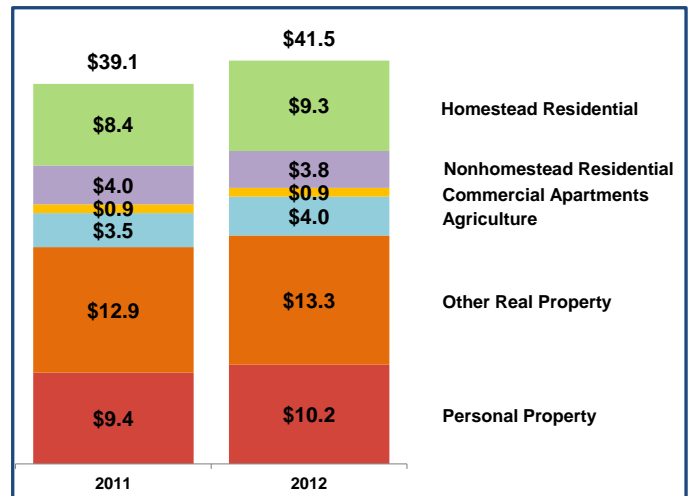
	2011 to 2012	
	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>		
Higher Tax Bill	9,765	86.3%
No Change	146	1.3%
Lower Tax Bill	1,400	12.4%
<b>Average Change in Tax Bill</b>	<b>8.6%</b>	
<b>Detailed Change in Tax Bill</b>		
20% or More	1,080	9.5%
10% to 19%	5,238	46.3%
1% to 9%	3,447	30.5%
0%	146	1.3%
-1% to -9%	720	6.4%
-10% to -19%	194	1.7%
-20% or More	486	4.3%
<b>Total</b>	<b>11,311</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

## Net Tax Bill Changes - All Property Types

The largest part of DeKalb County's 2012 net property taxes were paid by business owners on their land and buildings (other real) and business equipment (personal). Net tax bills for all taxpayers increased 6.5% in DeKalb County in 2012. Net taxes were lower for nonhomestead residential property (mostly small rentals and second homes). Taxes were much higher for agriculture, homesteads, and personal property, and also increased for other real property and commercial apartments.

### Comparison of Net Property Tax by Property Type (In Millions)



## Tax Rates, Levies, and Assessed Values

Property tax rates increased in all DeKalb County tax districts. The average tax rate rose by 4.7%, because of a levy increase and a drop in net assessed value.

Levies in DeKalb County increased by 4.0%. The DeKalb County Airport Authority's funds had the highest levy increase. The county unit also saw increases in its general fund and 2015 reassessment fund levies. A few units had levy decreases.

DeKalb County's total net assessed value increased 1.1% in 2012. Agricultural net assessments rose 10.4%. The large increase in agricultural assessed value was due to the 16% increase in the base rate assessment of farmland, from \$1,290 to \$1,500 per acre for taxes in 2012. Combined nonagricultural net assessments fell 0.1%. The declines in homestead and other residential net assessments may have been a lingering effect of the Great Recession.

Property Type	Gross AV 2011	Gross AV 2012	Gross AV Change	Net AV 2011	Net AV 2012	Net AV Change
Homesteads	\$1,427,042,960	\$1,418,438,518	-0.6%	\$589,973,641	\$579,959,861	-1.7%
Other Residential	235,556,295	233,691,746	-0.8%	230,392,643	229,017,104	-0.6%
Ag Business/Land	253,253,228	282,342,373	11.5%	252,392,068	278,651,777	10.4%
Business Real/Personal	1,310,134,300	1,302,864,657	-0.6%	1,162,465,468	1,172,468,082	0.9%
<b>Total</b>	<b>\$3,225,986,783</b>	<b>\$3,237,337,294</b>	<b>0.4%</b>	<b>\$2,235,223,820</b>	<b>\$2,260,096,824</b>	<b>1.1%</b>

Net AV equals Gross AV less deductions and exemptions • Tax rates are calculated on Net AV • Circuit breaker tax caps are calculated on Gross AV

## Tax Cap (Circuit Breaker) Credits

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

Total tax cap credits in DeKalb County were \$1.2 million, or 2.8% of the levy. This was less than the state average percentage of the levy of 9.2%, and slightly less than the median value of 3.2% among all counties. Tax rates are the main determinant of tax cap credits, and DeKalb County's tax rates were less than average but near the state median.

Most of the total tax cap credits were in the 2% nonhomestead/farmland category; almost all of the rest were in the 1% homestead category. The largest percentage losses were in the town of Corunna, where district tax rates were more than \$3 per \$100 assessed value. The largest dollar losses were in the DeKalb Central United School Corporation, the city of Auburn, and the county unit.

## Tax Cap Credits by Category

Tax cap credits increased in DeKalb County in 2012 by \$362,936, or 41.4%. The percentage of the levy lost to credits rose by 0.7%. There were no major changes in state policy to affect tax cap credits in 2012. DeKalb County credits increased mainly because all district tax rates increased.

Tax Cap Category	2011	2012	Difference	% Change
1%	\$27,175	\$123,001	\$95,827	352.6%
2%	805,138	1,054,940	249,802	31.0%
3%	2,154	6,423	4,270	198.3%
Elderly	41,829	54,867	13,038	31.2%
<b>Total</b>	<b>\$876,295</b>	<b>\$1,239,232</b>	<b>\$362,936</b>	<b>41.4%</b>
<b>% of Levy</b>	<b>2.1%</b>	<b>2.8%</b>		<b>0.7%</b>

**DeKalb County Levy Comparison by Taxing Unit**

Taxing Unit						% Change			
	2008	2009	2010	2011	2012	2008 - 2009	2009 - 2010	2010 - 2011	2011 - 2012
<i>County Total</i>	52,192,597	35,776,593	37,384,548	39,969,400	41,568,066	-31.5%	4.5%	6.9%	4.0%
State Unit	49,998	0	0	0	0	-100.0%			
DeKalb County	9,974,646	7,203,265	7,708,143	7,494,219	7,819,423	-27.8%	7.0%	-2.8%	4.3%
Butler Township	33,735	35,076	35,944	36,511	38,262	4.0%	2.5%	1.6%	4.8%
Concord Township	23,722	24,290	24,615	24,726	25,959	2.4%	1.3%	0.5%	5.0%
Fairfield Township	75,294	71,328	34,538	34,233	60,009	-5.3%	-51.6%	-0.9%	75.3%
Franklin Township	40,091	40,635	42,117	42,390	44,064	1.4%	3.6%	0.6%	3.9%
Grant Township	72,156	73,137	74,197	74,613	77,282	1.4%	1.4%	0.6%	3.6%
Jackson Township	75,655	72,506	74,510	73,052	74,907	-4.2%	2.8%	-2.0%	2.5%
Keyser Township	22,385	23,407	24,199	18,043	25,122	4.6%	3.4%	-25.4%	39.2%
Newville Township	13,730	14,199	14,746	14,677	15,337	3.4%	3.9%	-0.5%	4.5%
Richland Township	21,945	23,593	24,352	24,259	21,767	7.5%	3.2%	-0.4%	-10.3%
Smithfield Township	45,359	47,188	48,351	48,694	50,785	4.0%	2.5%	0.7%	4.3%
Spencer Township	62,861	61,596	64,083	63,549	65,753	-2.0%	4.0%	-0.8%	3.5%
Stafford Township	12,999	12,519	13,781	13,785	14,223	-3.7%	10.1%	0.0%	3.2%
Troy Township	12,072	12,093	12,450	12,203	12,910	0.2%	3.0%	-2.0%	5.8%
Union Township	56,807	58,581	60,732	56,000	0	3.1%	3.7%	-7.8%	-100.0%
Wilmington Township	96,995	80,084	102,638	38,653	29,506	-17.4%	28.2%	-62.3%	-23.7%
Auburn Civil City	4,354,801	4,336,035	4,584,098	5,278,293	5,447,204	-0.4%	5.7%	15.1%	3.2%
Garrett Civil City	1,413,051	1,460,256	1,504,755	1,500,841	1,601,089	3.3%	3.0%	-0.3%	6.7%
Butler Civil City	920,658	1,078,218	951,754	1,270,461	1,247,466	17.1%	-11.7%	33.5%	-1.8%
Altona Civil Town	21,778	22,075	19,097	19,026	22,562	1.4%	-13.5%	-0.4%	18.6%
Ashley Civil Town	374,744	402,516	393,509	389,861	400,293	7.4%	-2.2%	-0.9%	2.7%
Corunna Civil Town	65,938	67,831	70,723	69,785	73,137	2.9%	4.3%	-1.3%	4.8%
St. Joe Civil Town	73,453	73,836	77,607	72,635	77,967	0.5%	5.1%	-6.4%	7.3%
Waterloo Civil Town	650,191	779,625	705,995	714,886	734,535	19.9%	-9.4%	1.3%	2.7%
Hamilton Civil Town	26,171	23,593	22,833	21,433	23,081	-9.9%	-3.2%	-6.1%	7.7%
DeKalb County Eastern Comm School Corp	7,856,931	4,567,651	5,212,692	6,217,190	6,414,908	-41.9%	14.1%	19.3%	3.2%
Garrett-Keyser-Butler Comm School Corp	5,963,909	3,460,550	3,495,702	3,602,491	3,602,883	-42.0%	1.0%	3.1%	0.0%
DeKalb County Central United School Corp	17,511,279	9,688,216	10,019,057	10,756,631	10,753,694	-44.7%	3.4%	7.4%	0.0%
Hamilton Community School Corp	598,871	233,968	200,959	237,673	280,295	-60.9%	-14.1%	18.3%	17.9%
Auburn-Eckhart Public Library	677,629	695,896	737,281	701,786	737,462	2.7%	5.9%	-4.8%	5.1%
Butler Carnegie Public Library	153,621	192,054	164,421	168,857	177,011	25.0%	-14.4%	2.7%	4.8%
Garrett Public Library	412,215	424,251	444,229	440,249	462,258	2.9%	4.7%	-0.9%	5.0%
Waterloo Public Library	178,950	201,407	192,195	190,680	200,032	12.5%	-4.6%	-0.8%	4.9%
Northeast Indiana Solid Waste Mgmt Dist	206,243	215,118	228,245	247,015	253,961	4.3%	6.1%	8.2%	2.8%
DeKalb County Airport Authority	0	0	0	0	682,919				
DeKalb County Redevelopment Commission	0	0	0	0	0				
Garrett City Redevelopment Commission	40,344	0	0	0	0	-100.0%			
Auburn Redevelopment Commission	1,370	0	0	0	0	-100.0%			

# DeKalb County 2012 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	LOIT PTRC	Credit Rates					Net Tax Rate, Homesteads
				COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
17001	Butler Township	1.6764	--	--	16.2737%	--	--	--	1.4036
17002	Concord Township	1.3511	--	--	16.2737%	--	--	--	1.1312
17003	St Joe Town	2.2567	--	--	16.2737%	--	--	--	1.8895
17004	Fairfield Township	1.5770	--	--	16.2737%	--	--	--	1.3204
17005	Franklin Township	0.9249	--	--	16.2737%	--	--	--	0.7744
17006	Hamilton Town	1.2957	--	--	16.2737%	--	--	--	1.0848
17007	Grant Township	1.7761	--	--	16.2737%	--	--	--	1.4871
17008	Waterloo Town-Grant Township	2.9919	--	--	16.2737%	--	--	--	2.5050
17009	Jackson Township	1.5315	--	--	16.2737%	--	--	--	1.2823
17010	Auburn City-Jackson Township	2.6074	--	--	16.2737%	--	--	--	2.1831
17011	Keyser Township	1.6537	--	--	16.2737%	--	--	--	1.3846
17012	Auburn City-Keyser Township	2.5924	--	--	16.2737%	--	--	--	2.1705
17013	Garrett City	2.5787	--	--	16.2737%	--	--	--	2.1591
17014	Altona Town	2.3997	--	--	16.2737%	--	--	--	2.0092
17015	Newville Township	1.3546	--	--	16.2737%	--	--	--	1.1342
17016	Richland Township	1.5226	--	--	16.2737%	--	--	--	1.2748
17017	Corunna Town	3.3702	--	--	16.2737%	--	--	--	2.8217
17018	Smithfield Township	1.5432	--	--	16.2737%	--	--	--	1.2921
17019	Ashley Town	2.7139	--	--	16.2737%	--	--	--	2.2722
17020	Waterloo Town-Smithfield Twp	2.9880	--	--	16.2737%	--	--	--	2.5017
17021	Spencer Township	1.3609	--	--	16.2737%	--	--	--	1.1394
17022	Stafford Township	1.3575	--	--	16.2737%	--	--	--	1.1366
17023	Troy Township	1.3631	--	--	16.2737%	--	--	--	1.1413
17024	Union Township	1.9714	--	--	16.2737%	--	--	--	1.6506
17025	Auburn City-Union Township	2.5911	--	--	16.2737%	--	--	--	2.1694
17026	Wilmington Township	1.3587	--	--	16.2737%	--	--	--	1.1376
17027	Butler City	2.6598	--	--	16.2737%	--	--	--	2.2270
17028	Auburn City - Grant Township	2.6269	--	--	16.2737%	--	--	--	2.1994

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

### DeKalb County 2012 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
<i>Non-TIF Total</i>	122,600	1,027,438	6,423	54,452	1,210,914	41,568,066	2.9%
<i>TIF Total</i>	401	27,502	0	415	28,318	2,248,800	1.3%
<i>County Total</i>	123,001	1,054,940	6,423	54,867	1,239,232	43,816,866	2.8%
DeKalb County	17,257	141,888	698	9,072	168,916	7,819,423	2.2%
Butler Township	0	0	0	58	58	38,262	0.2%
Concord Township	0	79	0	19	98	25,959	0.4%
Fairfield Township	0	0	0	79	79	60,009	0.1%
Franklin Township	0	0	0	34	34	44,064	0.1%
Grant Township	50	1,472	0	35	1,557	77,282	2.0%
Jackson Township	4	75	0	77	156	74,907	0.2%
Keyser Township	23	516	0	35	573	25,122	2.3%
Newville Township	0	0	0	4	4	15,337	0.0%
Richland Township	1	181	54	21	257	21,767	1.2%
Smithfield Township	1	366	0	23	390	50,785	0.8%
Spencer Township	0	0	0	77	77	65,753	0.1%
Stafford Township	0	0	0	23	23	14,223	0.2%
Troy Township	0	0	0	15	15	12,910	0.1%
Union Township	0	0	0	0	0	0	
Wilmington Township	2	271	0	3	276	29,506	0.9%
Auburn Civil City	40,941	190,990	0	11,389	243,320	5,447,204	4.5%
Garrett Civil City	3,457	76,305	0	2,540	82,302	1,601,089	5.1%
Butler Civil City	364	55,827	0	462	56,653	1,247,466	4.5%
Altona Civil Town	0	1,681	0	165	1,846	22,562	8.2%
Ashley Civil Town	34	13,705	0	144	13,883	400,293	3.5%
Corunna Civil Town	50	11,861	3,545	334	15,790	73,137	21.6%
St. Joe Civil Town	0	2,258	0	96	2,355	77,967	3.0%
Waterloo Civil Town	1,799	53,105	0	402	55,305	734,535	7.5%
Hamilton Civil Town	0	0	0	21	21	23,081	0.1%
DeKalb County Eastern Comm School Corp	278	44,720	0	2,332	47,331	6,414,908	0.7%
Garrett-Keyser-Butler Comm School Corp	3,908	88,748	0	5,135	97,790	3,602,883	2.7%
DeKalb County Central United School Corp	46,197	271,291	2,042	17,996	337,526	10,753,694	3.1%
Hamilton Community School Corp	0	0	0	220	220	280,295	0.1%
Auburn-Eckhart Public Library	5,288	24,668	0	1,640	31,596	737,462	4.3%
Butler Carnegie Public Library	67	10,199	0	82	10,348	177,011	5.8%
Garrett Public Library	558	12,653	0	733	13,945	462,258	3.0%
Waterloo Public Library	257	7,577	0	97	7,931	200,032	4.0%
Northeast Indiana Solid Waste Mgmt Dist	560	4,608	23	295	5,486	253,961	2.2%
DeKalb County Airport Authority	1,507	12,392	61	792	14,753	682,919	2.2%
DeKalb County Redevelopment Commission	0	0	0	0	0	0	
Garrett City Redevelopment Commission	0	0	0	0	0	0	
Auburn Redevelopment Commission	0	0	0	0	0	0	
TIF - US 6 - I69 ERA Waterloo 008	0	220	0	0	220	62,746	0.3%
TIF - Waterloo Amended 008	0	398	0	0	398	61,858	0.6%
TIF - American Heritage Village 011	0	0	0	235	235	44,662	0.5%
TIF - Aub-Kysr NW Amended 012	0	227	0	0	227	44,110	0.5%
TIF - Northwest ERA Aub-Kysr 012	0	137	0	0	137	743,958	0.0%
TIF - Garrett ERA 013	0	811	0	0	811	220,257	0.4%
TIF - Garrett ERA Amended 013	0	1,122	0	0	1,122	392,556	0.3%
TIF - Ashley-Smithfield ERA 5 018	0	0	0	0	0	0	
TIF - Ashley ERA No. 1 019	0	20	0	7	27	249,187	0.0%
TIF - Ashley ERA No. 2 019	0	0	0	0	0	82,660	0.0%
TIF - Ashley ERA No. 3 019	0	358	0	0	358	1,360	26.3%
TIF - Ashley ERA No. 4 019	0	541	0	0	541	2,057	26.3%
TIF - Ashley ERA No. 5 019	0	1,367	0	0	1,367	6,323	21.6%
TIF - Aub-Keyser NW Amended 025	0	0	0	0	0	0	
TIF - Auburn NW Amended 025	0	19,671	0	0	19,671	90,608	21.7%
TIF - Northwest ERA - Auburn 025	401	2,630	0	173	3,204	112,547	2.8%
TIF - SDI 026	0	0	0	0	0	0	
TIF - New Millennium 026	0	0	0	0	0	133,911	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

*Homesteads* are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

*Other Residential/Farmland* includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

*All Other Real/Personal* is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

*Elderly* includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.